



An Association of Independent
Blue Cross and Blue Shield Plans

Congressional Health Care Caucus

Interconnected: The Individual Mandate and Insurance Reforms

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In 2014, ACA requires:

- All individuals to have coverage or pay a penalty and:
- All insurers to accept all applicants regardless of preexisting conditions – **Guarantee Issue (GI)** and not vary premiums based on individuals' health status – **Community Rating (CR)**

Individual Mandate and insurance reforms in ACA are inextricably linked

- If the individual mandate were to fall, the insurance reforms need to also be struck.
- GI, CR and no pre-existing conditions will mean
 - Skyrocketing premiums
 - Fewer options for consumers; and
 - More uninsured

Premium Rates Comparison

- Standard Individual Market

*Buffalo, NY – With GI/CR

Individual	\$1,313

Blacksburg, VA

Individual	\$133

* Source: NY State Insurance Commission - <http://www.dfs.ny.gov/insurance/chealth.htm>

Groups Agreeing Mandate & Insurance Reforms Inextricably Linked

BCBSA/AHIP	Government (e.g. Obama Administration)	American Benefits Council
American Academy of Actuaries	American Medical Students Association (& others)	Economic Scholars (40 economists)
AARP	Center for Medicare Advocacy, Inc.	Medicare Rights Center
National Committee to Preserve Social Security & Medicare	National Council on Aging	National Senior Citizens Law Center
American Public Health Association	American Academy of Pediatrics	American Lung Association
American School Health Association	Association of Schools of Public Health	National Association of County & City Health Officials
National Association of Local Boards of Health	National Health Law Program	Public Health Law Association
Public Health Law Center		Public Health Law & Policy